

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Nycole Bond

Case No. 15 B 03441

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/02/2015.
- 2) The plan was confirmed on 06/17/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 02/27/2017.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|  |             |
|--|-------------|
| Total paid by or on behalf of the debtor | \$22,110.46 |
| Less amount refunded to debtor           | \$971.91    |

**NET RECEIPTS:**

**\$21,138.55**

**Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$4,164.00 |
| Court Costs                           | \$0.00     |
| Trustee Expenses & Compensation       | \$850.20   |
| Other                                 | \$0.00     |

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$5,014.20**

|   |          |
|---|----------|
| Attorney fees paid and disclosed by debtor: | \$185.00 |
|---|----------|

**Scheduled Creditors:**

| Creditor Name                            | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--|-----------|-----------------|----------------|---------------|----------------|-----------|
| Aarons Sales And Lease Ownership         | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| American Financial Credit Services       | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| American Suzuki Financial Services/ASF'S | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| AmeriCash Loans LLC                      | Unsecured | 500.00          | 202.74         | 202.74        | 0.00           | 0.00      |
| Cap One                                  | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Capital One, N.a.                        | Unsecured | 428.00          | NA             | NA            | 0.00           | 0.00      |
| Capital One, N.a.                        | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Chase Bank                               | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Chrysler Financial/TD Auto Finance       | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Comenity Bank/Chadwicks                  | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Credit Coll                              | Unsecured | 90.00           | NA             | NA            | 0.00           | 0.00      |
| Dvra Billing                             | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| First Investors Servicing Corp           | Secured   | 21,981.09       | 21,981.09      | 21,981.09     | 5,935.95       | 1,989.76  |
| Great American Finance Company           | Secured   | 430.00          | 430.00         | 430.00        | 144.44         | 17.89     |
| Great American Finance Company           | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Great American Finance Company           | Unsecured | NA              | 236.48         | 236.48        | 0.00           | 0.00      |
| Harvard Collection                       | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Heights Finance Corp #                   | Unsecured | 3,001.00        | NA             | NA            | 0.00           | 0.00      |
| Heights Finance Corp #                   | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Heights Finance Corp #                   | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Heights Finance Corp #                   | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Heights Finance Corp #                   | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Hsbc Bank                                | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Illinois Dept of Revenue 0414            | Priority  | 1,696.00        | 1,736.86       | 1,736.86      | 615.65         | 0.00      |
| Illinois Dept of Revenue 0414            | Unsecured | 0.00            | 303.52         | 303.52        | 0.00           | 0.00      |
| Illinois Student Assistance Commission   | Unsecured | 14,021.00       | 14,214.84      | 14,214.84     | 0.00           | 0.00      |
| Ingalls Memorial Hospital                | Unsecured | 200.00          | NA             | NA            | 0.00           | 0.00      |
| Internal Revenue Service                 | Priority  | 5,000.00        | 6,425.71       | 6,425.71      | 2,277.64       | 0.00      |
| Internal Revenue Service                 | Unsecured | 0.00            | 12.52          | 12.52         | 0.00           | 0.00      |
| Midland Funding                          | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Pacific Union Financial                  | Secured   | 7,480.93        | 7,480.93       | 7,480.93      | 5,143.02       | 0.00      |

**Scheduled Creditors:**

| Creditor Name                     | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-----------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Pacific Union Financial           | Secured   | 92,162.00       | 90,554.70      | 90,554.70     | 0.00           | 0.00      |
| Portfolio Recovery Associates     | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Portfolio Recovery Associates     | Unsecured | 1,446.96        | 1,353.17       | 1,353.17      | 0.00           | 0.00      |
| Primary Healthcare Associates S.C | Unsecured | 400.00          | NA             | NA            | 0.00           | 0.00      |
| Quantum3 Group                    | Unsecured | 1,268.00        | 1,422.09       | 1,422.09      | 0.00           | 0.00      |
| Robert Morris College             | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Sallie Mae                        | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Slm Financial Corp                | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Tidewater Motor Credit            | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Torres Crdit                      | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Vision Financial Services         | Unsecured | 100.00          | NA             | NA            | 0.00           | 0.00      |

**Summary of Disbursements to Creditors:**

|                                     | Claim Allowed       | Principal Paid     | Interest Paid     |
|-------------------------------------|---------------------|--------------------|-------------------|
| <b>Secured Payments:</b>            |                     |                    |                   |
| Mortgage Ongoing                    | \$90,554.70         | \$0.00             | \$0.00            |
| Mortgage Arrearage                  | \$7,480.93          | \$5,143.02         | \$0.00            |
| Debt Secured by Vehicle             | \$21,981.09         | \$5,935.95         | \$1,989.76        |
| All Other Secured                   | \$430.00            | \$144.44           | \$17.89           |
| <b>TOTAL SECURED:</b>               | <b>\$120,446.72</b> | <b>\$11,223.41</b> | <b>\$2,007.65</b> |
| <b>Priority Unsecured Payments:</b> |                     |                    |                   |
| Domestic Support Arrearage          | \$0.00              | \$0.00             | \$0.00            |
| Domestic Support Ongoing            | \$0.00              | \$0.00             | \$0.00            |
| All Other Priority                  | \$8,162.57          | \$2,893.29         | \$0.00            |
| <b>TOTAL PRIORITY:</b>              | <b>\$8,162.57</b>   | <b>\$2,893.29</b>  | <b>\$0.00</b>     |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$17,745.36</b>  | <b>\$0.00</b>      | <b>\$0.00</b>     |

**Disbursements:**

|                            |                    |
|----------------------------|--------------------|
| Expenses of Administration | <u>\$5,014.20</u>  |
| Disbursements to Creditors | <u>\$16,124.35</u> |

|                              |                           |
|------------------------------|---------------------------|
| <b>TOTAL DISBURSEMENTS :</b> | <b><u>\$21,138.55</u></b> |
|------------------------------|---------------------------|

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/23/2017

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.